(ख) यदि हां, तो क्या विभिन्न बैंकों ने घाटे में चल रही अपनी शाखाओं की पहचान कर ली गई है ;

(ग) देश में बैंकों की घाटे में चल रही शाखाओं की कुल अनुमानित संख्या कितनी है और उनमें कार्यरत कर्मचारियों की संख्या कितनी है ;

(घ) क्या उन शाखाओं को बंद करने का निर्णय लिये जाने से पूर्व स्थानीय उपभोक्ताओं को होने वाली कठिनाइयों का अनुमान लगाया गया है ; और

(ङ) यदि हां, तो सरकार उन शाखाओं के उपभोक्ताओं को बैंकिंग सुविधाएं उपलब्ध कराने हेतु क्या वैकल्पिक व्यवस्था करने का विचार रखती है ?

**वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद)** : (क) से (ङ) भारतीय रिजर्व बैंक ग्रामीण और अर्ध-शहरी क्षेत्रों में घाटे पर चल रही शाखाओं को बन्द करने की अनुमति नहीं देता है। बैंकों को कहा गया है कि वे शहरी/महानगरीय केन्द्रों में जो सामान्य तौर पर पर्याप्त बैंकों वाले क्षेत्र हैं, घाटे में चल रही शाखाओं के बन्द करने के लिए अपने-अपने प्रस्तावों को प्रस्तुत कर सकते हैं और भारतीय रिर्जव बैंक ऐसे प्रस्तावों सहानुभूतिपूर्वक विचार करेगा। बैंकों ने घाटे पर चल रहीं अपनी शाखा पहचान कर ली है। वे भारतीय रिजर्व बैंक को प्रत्येक का वर्ष के मार्च अन्त में एक पुनरीक्षा प्रस्तुत करते हैं जिसमें घाटे से संबंधित कारणों और सम्बद्ध शाखाओं को मुनाफे पर लाने के हेतु किए जा रहे उपायों को भी दर्शाया जाता है। मार्च 1992 के अन्त की स्थिति के अनुसार, सरकारी क्षेत्र के बैंकों की कुल घाटे में चेल रही 9421 शाखाएं और गैर-सरकारी क्षेत्र की 486 शाखाएं हैं। घाटे में चल रही इन शाखाओं में कार्यरत कर्मचारियों से संबंधित सूचना भारतीय रिजर्व बैंक के पास उपलब्ध नहीं है।

**Interest on UTI Payments**

*399. SHRI PASUMPON THA KIRUTTINAN:

SHRI S. VIDUTHALAI VIRUMBI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Unit Trust of India does not make payment of any interest on delayed payment caused due to the loss of cheques/drafts in transit;

(b) if so, what are the reasons therefor; and

(c) whether Government are aware that the Unit Trust of India takes unduly long time, varying from three months to one year, in settling the cases after proper affidavits etc. are filed by the investors and, if so, what steps are proposed to be taken by the Unit Trust of India to minimise the delay in the disposal of such cases?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) The Unit Trust of India (UTI) has reported that it pays compensation on delayed payment of repurchase/maturity proceeds in case the delay is on account of its negligence. In case of delayed payments on account of cheques/drafts lost in transit, interest is paid on a case by case basis after duly verifying the claims of investors.

(c) UTI has reported that the payments of repurchase and redemption proceeds are made within a period of 3-4 weeks

and that the dividend warrants are despatched within 3-6 weeks of declaration of dividend. However, there are delays mainly in the case of death claims, largely because of the time taken by the beneficiaries to comply with procedures that are necessary to safeguard the interests of investors and to establish the bonafides of the claimants. After the completion of all formalities, cases are normally settled within a fortnight.

With a view to minimising the delays, the UTI is progressively decentralising the despatch of dividend warrants and repurchase facilities to the Branch level; implementing a technology upgradation project involving an on-line computer system networked across different centres through telecommunication links; and setting up a captive UTI Investor Services Ltd.

**Destroying Ganja Plants in Western Ghats**

*400. SHRI MISA R. GANESAN:

SHRI V. GOPALSAMY:

Will the Minister of FINANCE be pleased to state:

(a) what is the number of ganja plants that were destroyed by the joint operation of NCB and police in the forests of the Western Ghats during the last three years, year-wise;

(b) what is the estimated market value of the plants in the Indian market and also in the international market;

(c) what is the amount of expenditure that was incurred for the joint operation during the above period year-wise;

(d) whether any operation raids have been conducted this year, if so, what are the details thereof including the estimated plants destroyed, number of days of operation, the number of personnel deployed in the operation;

(e) whether Government are aware that unemployed youth and poverty striken pepper cultivators in the Western Ghats are increasingly resorting to gania cultivation for survival; and

(f) whether Government have drawn up any plant to provide alternate vocation to these vulnerable sections and dissuade them from ganja cultivation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) During the period one joint operation for destruction of cannabis (from which ganja is produced) plants in the hilly regions of the Western Ghats was carried out jointly by Narcotics Control Bureau and police in the State of Tamil Nadu on 30-1-90. The total number of plants destroyed during the operation was about 1,62,480.

(b) No precise valuation of narcotics, often of indeterminate purity and liable for destruction, is feasible.

(c) Rs. 2625/- were spent on hired labour for the operation in the year 1990.

(d) No joint operations have been conducted this year.

(e) No such specific information has been received.

(f) This pertains to the State Governments but a large number of antipoverty schemes are operational to improve the economic and social status of the poor.

**Decline in the Costs of Telecommunications Operations**

3625. SHRIMATI KAMLA SINHA:

SHRI RANJAN PRASAD YADAV:

Will the Minister of COMMUNICATIONS be pleased to state:

(a) whether Government are aware of the fact that costs in telecommunication operations and equipment have declined; and

(b) if so, on what rationalisation has Government raised the telecom tariff payable by consumers?

THE MINISTER OF STATE IN THE MINISTRY OF COMMUNICATIONS (SHRI SUKH RAM): (a) The overall cost